

Certificate Number: 15317-PAE-DE-034903651

Bankruptcy Case Number: 15-13253



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 21, 2020, at 5:16 o'clock PM PDT, Joao Borges completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 21, 2020 By: /s/Lea Sorino

Name: Lea Sorino

Title: Counselor